

Financial Assistance Programs and Services Chart

The chart below lists federal, state, and local government agencies, as well as quasi-public and community-based organizations that offer financing programs targeted to the special needs of small business owners unable to qualify for standard bank financing. These programs often have special qualifications and/or eligibility criteria. A partial list of banks that have small business lending programs is included at the end of this section. If you are seeking bank financing, a good place to start is your neighborhood bank. Refer to page 5 for definitions of symbols in the **Other Products/Services** column.

Note: This list is current as of publication April 2004; contact information and websites subject to change without notice.

City of Boston Programs	Long-Term Real Estate	Short-Term Construction	Equipment Financing	Short-Term Working Capital	Microloans	Government Guaranteed Loans	Term Loans	Equity Investments	Other Products/Services
Boston Connects, Inc. www.bostonez.org	N/A	N/A	N/A	N/A	◆	N/A	N/A	N/A	TC
Boston Redevelopment Authority www.cityofboston.gov/bra	S	E	E		B	E	L	O	W
• BackStreets	◆	◆	◆	◆	◆	◆	◆	N/A	N/A
• Boston Industrial Development Financing Authority (BIDFA)	◆	N/A	◆	N/A	N/A	N/A	◆	N/A	B
• Boston Local Development Corp. (BLDC)	◆	◆	◆	◆	◆	◆	◆	N/A	N/A
Office of Business Development www.cityofboston.gov/dnd/OBD	S	E	E		B	E	L	O	W
• Boston Main Streets Storefront Improvement Program	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	◆
• Business Assistance	N/A	N/A	◆	N/A	◆	N/A	◆	N/A	◆
• Commercial Real Estate & Business Development Financing	◆	◆	◆	N/A	N/A	◆	◆	N/A	N/A
• Partners with Non Profits	◆	◆	◆	◆	◆	◆	◆	◆	N/A
• ReStore Boston Storefront Improvement Program	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	◆
Commonwealth of Massachusetts									
Massachusetts Department of Business and Technology www.mass.gov/	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	◆

Quasi-Public Agencies	Long-Term Real Estate	Short-Term Construction	Equipment Financing	Short-Term Working Capital	Microloans	Government Guaranteed Loans	Term Loans	Equity Investments	Other Products/ Services
Childcare Capital Investment Fund www.cccif.org	◆	◆	◆	N/A	◆	◆	◆	N/A	TA
Commonwealth Corporation SBA The Trust (Economic Stabilization Trust) www.commcorp.org/BES/Trust/	N/A	N/A	N/A	◆	◆	◆	◆	N/A	◆
Mass. Community Development Finance Corp. (CDFC) www.mcdfc.com	N/A	N/A	◆	◆	N/A	N/A	◆	N/A	◆
Massachusetts Business Development Corp. (MBDC) www.mass-business.com	N/A	N/A	◆	◆	Call	◆	◆	N/A	◆
Mass Capital Resource Company www.masscapital.com	N/A	N/A	N/A	N/A	N/A	N/A	N/A	◆	N/A
MassDevelopment www.massdevelopment.com	◆	◆	◆	N/A	N/A	◆	◆	N/A	B
Massachusetts Small Business Development Centers (SBDC) www.umb.edu	Refer	Refer	Refer	Refer	Refer	Refer	Refer	N/A	TA/ LP
Massachusetts Technology Collaborative (MTC) www.mtpc.org	N/A	N/A	Call	N/A	N/A	N/A	Call	Call	◆
Massachusetts Technology Development Corporation (MTDC) www.mtdc.com	N/A	N/A	N/A	N/A	N/A	N/A	N/A	◆	N/A
Federal Programs <i>(P) Denotes a partnership with the City of Boston</i>									
U.S. Small Business Administration (SBA) (P) www.sba.gov	◆	◆	◆	◆	◆	◆	◆	◆	TA/ LP
• SBA Microloan Program	◆	N/A	◆	N/A	◆	N/A	◆	N/A	◆
• SBA Express	◆	◆	◆	◆	N/A	◆	◆	N/A	◆
• 7(a) Loan Guaranty Program	◆	N/A	◆	◆	N/A	◆	◆	N/A	N/A
• 8(a) Business Development Program	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	◆
• 504 Certified Development Program (CDC)	◆	N/A	◆	N/A	N/A	◆	◆	N/A	N/A
• HUBZone Contracting Program www.sba.gov/hubzone/	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
• International Trade Loans	◆	N/A	◆	◆	N/A	◆	◆	N/A	N/A
• SBA LowDoc Loan Program	◆	◆	◆	◆	N/A	◆	◆	N/A	N/A

Community Based Organizations & Non-Profit Agencies <i>(P) Denotes a partnership with the City of Boston.</i> <i>CDC stands for Community Development Corp. EDC stands for Economic Development Corp. NDC stands for Neighborhood Development Corp.</i>	Long-Term Real Estate	Short-Term Construction	Equipment Financing	Short-Term Working Capital	Microloans	Government Guaranteed Loans	Term Loans	Equity Investments	Other Products/ Services
ACCION USA (P) www.accionusa.org/boston	N/A	N/A	◆	◆	◆	N/A	◆	N/A	◆
Boston Community Capital www.bostoncommunitycapital.org	◆	◆	N/A	◆	◆	N/A	◆	◆	◆
Center for Women & Enterprise (P) www.cweonline.org	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	TA/ LP
CircleLending www.circlelending.com	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	◆
Community Business Network (P) www.macdc.org <i>See individual member agencies below:</i>	S	E	E		B	E	L	O	W
• Allston Brighton CDC www.allstonbrightoncdc.org	N/A	N/A	N/A	N/A	Refer	N/A	N/A	N/A	TA/ LP
• Asian CDC www.asiancdc.org	N/A	N/A	N/A	N/A	Refer	N/A	N/A	N/A	Call
• CDC of Boston, Inc. www.cdcofboston.org	N/A	N/A	N/A	N/A	Refer	N/A	N/A	N/A	TA/ LP
• Dorchester Bay EDC www.dbedc.com	◆	◆	◆	◆	◆	◆	◆	N/A	◆
• Fenway CDC www.fenwaycdc.org	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	Refer
• Jamaica Plain NDC (JPNDC) www.jpndc.org	◆	◆	◆	◆	◆	◆	◆	N/A	TA/ LP
• Neighborhood of Affordable Housing (NOAH) www.noahcdc.org	N/A	Call	N/A	N/A	Refer	N/A	N/A	N/A	Call
• South Boston NDC (no website)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	Refer
• Viet AID www.vietaid.org	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	TA/ LP
Cooperative Fund of New England www.cooperativefund.org	◆	◆	◆	◆	◆	◆	◆	N/A	TA/ LP
Count Me In www.count-me-in.org	N/A	N/A	◆	◆	◆	N/A	◆	N/A	◆
Neighborhood Business Builders (P) www.businesslincboston.com	N/A	N/A	◆	◆	◆	N/A	N/A	N/A	TA
Nuestra Comunidad Development Corp. (P) www.nuestracdc.org/	◆	N/A	N/A	N/A	◆	N/A	N/A	N/A	◆
The Abilities Fund www.abilitiesfund.org/	Refer	Refer	Refer	Refer	Refer	Refer	Refer	N/A	TA
Trickle Up Program www.trickleup.org	N/A	N/A	N/A	N/A	◆	N/A	N/A	N/A	◆
Urban Edge www.urbanedge.org	◆	◆	◆	◆	Refer	N/A	◆	◆	Call

Boston Banks <i>Note: This list is not comprehensive</i> SBA indicates the bank is a Small Business Administration participating lender	Long-Term Real Estate	Short-Term Construction	Equipment Financing	Short-Term Working Capital	Microloans	Government Guaranteed Loans	Term Loans	Equity Investments	Other Products/ Services
Asian American Bank & Trust Co. SBA www.asianamericanbank.com 617-695-2800	◆	◆	◆	◆	◆	◆	◆	N/A	Call
Atlantic Bank of New York www.abny.com 617-367-2200	◆	◆	◆	◆	◆	◆	◆	N/A	Call
Boston Private Bank & Trust Co. SBA www.bostonprivatebank.com 617-912-1944	◆	◆	◆	◆	◆	◆	◆	N/A	Call
Capital Crossing Bank SBA www.capitalcrossing.com 617-880-1000	◆	◆	N/A	N/A	N/A	◆	◆	N/A	Call
Cathay Bank SBA www.cathaybank.com 617-338-4700 or 1-800-922-8429	◆	◆	◆	◆	N/A	◆	◆	N/A	Call
Citizen's Financial Group SBA www.citizensbank.com Contact your neighborhood branch	◆	◆	◆	◆	◆	◆	◆	N/A	Call
East Boston Savings Bank www.eastbostonsavingsbank.com 617-567-1500 or 1-800-657-3272	◆	◆	◆	◆	Call	N/A	◆	N/A	Call
Eastern Bank SBA www.easternbank.com 1-800-327-8376 or 1-781-596-4604 small bus lending hotline	◆	N/A	◆	◆	◆	◆	◆	N/A	Call
First Trade Union Bank SBA www.ftub.com/business 617-482-4000	◆	◆	◆	◆	Call	◆	◆	N/A	Call
Fleet Bank/ Bank of America SBA www.fleetbank.com Contact your neighborhood branch	◆	◆	◆	◆	Call	◆	◆	N/A	Call
Hyde Park Cooperative Bank www.hydeparkcooperative.com 617-364-6000	◆	◆	◆	◆	Call	◆	◆	N/A	Call
Ironwood Capital Ltd. (new entry) www.ironwoodcap.com/ 617-742-7600 x 2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	◆	◆
Mercantile Bank & Trust Co. SBA www.mercantileboston.com 617-247-2800	◆	◆	◆	◆	◆	◆	◆	N/A	Call
One United Bank SBA www.oneunited.com 617-457-4400	◆	◆	N/A	N/A	N/A	◆	◆	N/A	N/A

Boston Banks Note: This list is not comprehensive SBA indicates the bank is a Small Business Administration participating lenders	Long-Term Real Estate	Short-Term Construction	Equipment Financing	Short-Term Working Capital	Microloans	Government Guaranteed Loans	Term Loans	Equity Investments	Other Products/ Services
Salem Five Cents Savings Bank SBA www.salemfive.com 617-248-2401	◆	◆	◆	◆	◆	◆	◆	N/A	Call
Sovereign Bank SBA www.sovereignbank.com 617-533-1745	◆	◆	◆	◆	◆	◆	◆	N/A	Call
UPS Capital Business Credit SBA www.upscapital.com 617-357-0500	◆	◆	◆	◆	◆	◆	◆	N/A	Call
Wainwright Bank SBA www.wainwrightbank.com 617-478-4000	◆	◆	◆	◆	◆	◆	◆	N/A	Call

Other Products/Services may include the following (call to inquire about additional services):

B: Bonds

LC: Lines of Credit

LP: Loan Packaging (preparing a loan application for presentation to a lender)

TA: Technical Assistance or practical business development training and advice to help small business owners start, sustain, or expand their business. TA can include assistance with the development of business plans, record keeping systems, administration, financial management, marketing, and commercial design. For additional TA information and resources, see the **Technical Assistance** section of this guide.

TC: Tax Credits

To provide corrections or additional listings to the Boston Business Resource Guide, contact:

Office of Business Development
 26 Court Street, 9th Floor
 Boston, MA 02108
 Phone: 617-635-2000
 Fax: 617-635-0282
 Email: business.obd@ci.boston.ma.us

Boston Business Resource Guide, Published April 2004.